

From: Gray Williams <gwilliams2515@gmail.com>
To: <PeteLund@house.mi.gov>, <DebShaughnessy@house.mi.gov>, <Paulopsommer@ho...>
Date: 9/29/2011 1:43 PM
Subject: Auto No Fault-HB 4963

To The House Insurance committee 9/29/2011

I'm sending this email to voice my strong concern and disapproval of HB 4963. This bill in no way helps the taxpaying citizens of Michigan. Should this bill be approved everyone is going to pay except for the insurance companies. Letting the insurance industry out of their financial obligation to assist those injured in auto accidents is deplorable. At some point this industry is going to have to learn that when they convinced elected officials that everyone "has to have" auto insurance and made it a law that this made them responsible for insuring "all aspects" of auto related injury and damage. Additionally, they are not content with every driver in the USA having to purchase their product but now they only want to be held responsible for the most profitable portions.

Here are some of issues this bill causes or does not address.

What happens to the people that have already been injured in an auto accident that were guaranteed health benefits for life if no one is paying into that system? Who will take care of all these citizens/patients?, where will they live?, who will provide for their care? Another tax payer program but without the insurance industry?

The insurance industry has already said they will not even offer an insurance contract that has as much benefit as we are receiving now. What they *are* ready to offer is so expensive that very, very few are going to be able to buy that option. So who do you think will be paying the difference?

With our state in dire financial straits and Medicaid is underfunded already how are we going to handle the increase in cost to the Medicaid system to care for these people?

With 10's of thousands of Michigan citizens unemployed do we really want to add more citizens to this already embarrassingly high unemployment rate?

Additional health insurance does not cover long term healthcare, rehabilitation or attendant care.

This bill was originally intended to help the citizens of Detroit it will do nothing. The reason their insurance is so high is due to the high auto theft and accident rates.

This really is just a small sample of some of the issues this bill brings up. At this point in time is it really in our best interest to do this? I say NO!

Please defeat HB 4963! It is wrong for Michigan citizens and tax payers!